

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 David J. Boyce  
 Kay M. Boyce  
 Debtors

Case No. 15-18813-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: May 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2019.

db/jdb	#+David J. Boyce, Kay M. Boyce, 2803 Stanbridge Street, Apt. B114, East Norriton, PA 19401-1652
13645460	+David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
13721587	+Emerg Care Serv of Pa,P.C., 6681 Country Club Drive, Golden Valley MN 55427-4601
13725824	+Stonybrook Condominium Association, c/o Penco Management, PO Box 119, Chadds Ford, PA 19317-0119
13668029	+Toyota Lease Trust, c/o TOYOTA MOTOR CREDIT CORPORATION, PO BOX 9013, ADDISON, TEXAS 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov May 11 2019 02:12:06 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 11 2019 02:11:37  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 11 2019 02:11:56 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13654250 EDI: HNDA.COM May 11 2019 06:08:00 American Honda Finance Corporation,  
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441

13727825 EDI: BANKAMER.COM May 11 2019 06:08:00 Bank of America, N.A., PO Box 31785,  
Tampa, FL 33631-3785

13667857 EDI: CAPITALONE.COM May 11 2019 06:08:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083

13728284 +E-mail/Text: bncmail@w-legal.com May 11 2019 02:11:50 Cerastes, LLC,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13645472 +E-mail/Text: bankruptcy@genisyscu.org May 11 2019 02:12:17 Genisys Credit Union,  
2100 Executive Hills Boulevard, Auburn Hills, MI 48326-2947

13729225 +EDI: HY11.COM May 11 2019 06:08:00 Hyundai Lease Titling Trust, PO Box 20809,  
Fountain Valley, CA 92728-0809

13722946 EDI: MERRICKBANK.COM May 11 2019 06:08:00 MERRICK BANK, Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-0368

13705034 +EDI: MID8.COM May 11 2019 06:08:00 MIDLAND FUNDING LLC, PO BOX 2011,  
WARREN, MI 48090-2011

13669962 +E-mail/Text: bankruptcygroup@peco-energy.com May 11 2019 02:11:25 PECO Energy Company,  
Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380

13672663 EDI: Q3G.COM May 11 2019 06:08:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788

13672662 EDI: Q3G.COM May 11 2019 06:08:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 12, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 19

Date Rcvd: May 10, 2019

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2019 at the address(es) listed below:

DAVID B. SPITOFSKY on behalf of Debtor David J. Boyce spitofskybk@verizon.net, spitofskylaw@verizon.net  
DAVID B. SPITOFSKY on behalf of Joint Debtor Kay M. Boyce spitofskybk@verizon.net, spitofskylaw@verizon.net  
JEROME B. BLANK on behalf of Creditor Bank of America, N.A. paeb@fedphe.com  
MARIO J. HANYON on behalf of Creditor Bank of America, N.A. paeb@fedphe.com  
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Lease Trust bkgroup@kmllawgroup.com  
THOMAS I. PULEO on behalf of Creditor Toyota Lease Trust tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor Hyundai Motor Finance, Administrator For Hyundai Lease Titling Trust ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services, Administrator For Honda Lease Trust ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor First Investors Servicing Corporation ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11

**Information to identify the case:**

Debtor 1 David J. Boyce  
First Name Middle Name Last Name  
Debtor 2 Kay M. Boyce  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **15-18813-elf**

Social Security number or ITIN **xxx-xx-8190**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-9006**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David J. Boyce

Kay M. Boyce

5/9/19

**By the court:**

Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**